



PATENT APPLICATION No.: 10/665,250
ATTORNEY DOCKET: 72167.000547

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/665,250 Confirmation No.: 6949
Applicant : Steve K. SOREM
Filed : September 15, 2003
Title : SYSTEM AND METHOD FOR PROCESSING TRANSACTIONS
TC/Art Unit : 3622
Examiner: : Namrata Boveja

Docket No. : 72167.000547
Customer No. : 21967

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08B (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the cited references. Any such markings were either present on the copies of the cited

references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

As this application was filed after June 30, 2003, copies of U.S. patents and/or U.S. patent application publications cited on the attached Form PTO-SB/08B (modified), are not being provided as specified in 1276 *O.G.* 55 (5 August 2003).

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08B with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: 10/31/06

By: 

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Substitute Form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number	10/665,250
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First Named Inventor	Steve K. SOREM
Art Unit	3622
Examiner Name	Namrata Boveja
Attorney Docket Number	72167.000547

Sheet **1 of 27**

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 5984180	11-16-1999	Albrecht	
	2.	US 6366220	04-02-2002	Elliott, Brig	
	3.	US 6687222	08-14-2003	Mittal et al.	
	4.	US 2001/0011243	08-02-2001	Dembo et al.	
	5.	US 2001/0027441	10-04-2001	Wankmueller	
	6.	US 2001/0034682	10-25-2001	Knight et al.	
	7.	US 2001/0037315	11-01-2001	Saliba et al.,	
	8.	US 2001/0044293	11-22-2001	Morgan	
	9.	US 2001/0047342	11-29-2001	Cuervo	
	10.	US 2001/0054003	12-20-2001	Chien et al.	
	11.	US 2001/0056398	12-27-2001	Scheirer	
	12.	US 20010011227	08-02-2001	Ashery, et al.	
	13.	US 2002/0019803	02-14-2002	Muller	
	14.	US 2002/0026418	02-28-2002	Koppel et al.	
	15.	US 2002/0046255	04-18-2002	Moore et al.	
	16.	US 2002/0062235	05-23-2002	Wahlbin et al.	
	17.	US 2002/0077978 A1	06-20-2002	O'Leary et al.	
	18.	US 2002/0091572	07-11-2002	Anderson et al.	
	19.	US 2002/0091631	07-11-2002	Usui	
	20.	US 2002/0095365 A1	07-18-2002	Slavin et al.	
	21.	US 2002/0104878	08-08-2002	Seifert et al.	
	22.	US 2002/0116271	08-22-2002	Mankoff	
	23.	US 2002/0120627	08-29-2002	Mankoff	
	24.	US 2002/0120642	08-29-2002	Fetherston	

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	25.	US 2002/0143703	10-03-2002	Razvan et al.	
	26.	US 2002/0147662	10-10-2002	Anderson	
	27.	US 2002/0165820	11-07-2002	Anvekar et al.	
	28.	US 2002/0174016	11-21-2002	Cuervo	
	29.	US 2002/0116330	08-22-2002	Hed et al.,	
	30.	US 2003/0004828	01-02-2003	Epstein	
	31.	US 2003/0023549	01-30-2003	Armes et al.	
	32.	US 2003/0028518	02-06-2003	Mankoff	
	33.	US 2003/0046249	03-06-2003	Wu	
	34.	US 2003/0053609	03-20-2003	Risafi et al.	
	35.	US 2003/0101119	05-29-2003	Persons et al.	
	36.	US 2003/0105672	06-05-2003	Epstein et al.	
	37.	US 2003/0135462	07-17-2003	Brake Jr. et al.	
	38.	US 2003/0140004	07-24-2003	O'Leary et al.	
	39.	US 2003/0144935	07-31-2003	Sobek	
	40.	US 2003/0163403	08-28-2003	Chen et al.	
	41.	US 2003/0172040	09-11-2003	Kemper et al.	
	42.	US 2003/0195808	10-16-2003	Brown et al.	
	43.	US 2003/0200180	10-23-2003	Phelan et al.	
	44.	US 2003/0216965	11-20-2003	Libman	
	45.	US 2003/0033211	02-13-2003	Haines et al.,	
	46.	US 2003/0033246	02-13-2003	Slater	
	47.	US 2003/0154125	08-14-2003	Mittal et al.	
	48.	US 2003/0163416	08-28-2003	Kitajima	

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	49.	US 20030200143	10-23-2003	Walker et al.	
	50.	US 2004/0024672	02-05-2004	Brake Jr. et al.	
	51.	US 2004/0030626	02-12-2004	Libman	
	52.	US 2004/0039588	02-26-2004	Libman	
	53.	US 2004/0098351	05-20-2004	Duke	
	54.	US 2004/0243498	12-02-2004	Duke	
	55.	US 2005/0027649	02-05-2005	Cech	
	56.	US 2005/0071230	03-31-2005	Mankoff	
	57.	US 2005/0075932	04-07-2005	Mankoff	
	58.	US 20050021400	01-27-2005	Postrel	
	59.	US 20050091138	04-28-2005	Awatsu	
	60.	US 20050171898	08-04-2005	Bishop, et al.	
	61.	US 3634669	01-11-1971	Wyckoff et al.	
	62.	US 3946206	03-23-1976	Darjany	
	63.	US 4047033	09-06-1977	Malmberg et al.	
	64.	US 4465206	08-14-1984	Sorel et al.	
	65.	US 4545838	10-08-1985	Minkus et al.	
	66.	US 4582985	04-15-1986	Lofberg	
	67.	US 4614861	09-30-1986	Pavlov et al.	
	68.	US 4634845	01-06-1987	Riley	
	69.	US 4689478	08-25-1987	Hale et al.	
	70.	US 4700055	10-13-1987	Kashkashian Jr.	
	71.	US 4746787	04-24-1988	Okada	
	72.	US 4750119	06-07-1988	Robertson	

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	74.	US 4754418	06-28-1988	Hara	
	75.	US 4766293	08-23-1988	Boston	
	76.	US 4766539	08-23-1988	Fox	
	77.	US 4789928	12-06-1988	Fujisaki	
	78.	US 4822985	04-18-1989	Boggan et al.	
	79.	US 4831242	05-16-1989	Englehardt	
	80.	US 4831526	05-16-1989	Luchs	
	81.	US 4837422	06-06-1989	Dethloff, et al.	
	82.	US 4868376	09-19-1989	Lessin et al.	
	83.	US 4870259	09-26-1989	Boggan et al.	
	84.	US 4882675	11-21-1989	Nichtberger et al.	
	85.	US 4897533	01-30-1990	Lyszczarz	
	86.	US 4906826	03-06-1990	Spencer	
	87.	US 4908521	03-13-1990	Boggan et al.	
	88.	US 4923288	05-08-1990	Allen et al.	
	89.	US 4928001	05-22-1990	Masada	
	90.	US 4941090	07-10-1990	McCarthy	
	91.	US 4943707	07-24-1990	Boggan	
	92.	US 4953085	08-28-1990	Atkins	
	93.	US 4954985	09-04-1990	Yamazaki	
	94.	US 4961142	10-02-1990	Elliott et al.	
	95.	US 4968873	11-06-1990	Dethloff et al.	
	96.	US 4975840	12-04-1990	DeTore et al.	

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	97.	US 4978401	12-18-1990	Bonomi	
	98.	US 4992940	02-12-1991	Dworkin	
	99.	US 5025372	06-18-1991	Burton et al.	
	100.	US 5049728	09-17-1991	Rovin	
	101.	US 5055662	10-08-1991	Hasewaga	
	102.	US 5080748	01-14-1992	Bonomi	
	103.	US 5095194	03-10-1992	Barbanell	
	104.	US 5117355	05-26-1992	McCarthy	
	105.	US 5146068	09-08-1992	Ugawa, et al.	
	106.	US 5175416	12-29-1992	Mansvelt	
	107.	US 5180901	01-19-1993	Hiramatsu	
	108.	US 5192947	03-09-1993	Neustein	
	109.	US 5202286	04-13-1993	Nakatani	
	110.	US 5202826	04-13-1993	McCarthy	
	111.	US 5206488	04-27-1993	Teicher	
	112.	US 5206803	04-27-1993	Vitagliano	
	113.	US 5218631	06-08-1993	Katz	
	114.	US 5247190	09-21-1993	Friend et al.	
	115.	US 5276311	01-04-1994	Hartmut	
	116.	US 5287268	02-15-1994	McCarthy	
	117.	US 5287269	02-15-1994	Dorrough et al.	
	118.	US 5297026	03-22-1994	Hoffman	
	119.	US 5311594	05-10-1994	Penzias	
	120.	US 5326959	07-05-1994	Perazza	

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	121.	US 5326960	07-05-1994	Tannenbaum	
	122.	US 5328809	07-12-1994	Holmes et al.	
	123.	US 5339239	09-16-1994	Manabe et al.	
	124.	US 5349633	09-20-1994	Katz	
	125.	US 5350906	09-27-1994	Brody et al.	
	126.	US 5359183	10-25-1994	Skodlar	
	127.	US 5365575	11-15-1994	Katz	
	128.	US 5383113	01-17-1995	Knight	
	129.	US 5397881	03-14-1995	Mannik	
	130.	US 5399502	03-21-1995	Friend et al.	
	131.	US 5401827	03-28-1995	Holmes et al.	
	132.	US 5424524	06-13-1995	Ruppert et al.	
	133.	US 5450477	09-12-1995	Amarant et al.	
	134.	US 5453601	09-26-1995	Rosen	
	135.	US 5455407	10-03-1995	Rosen	
	136.	US 5459306	10-17-1995	Stein et al.	
	137.	US 5465206	11-07-1995	Hilt et al.	
	138.	US 5466919	11-14-1995	Henry	
	139.	US 5471669	11-28-1995	Lidman	
	140.	US 5477038	12-19-1995	Levine et al.	
	141.	US 5477040	12-19-1995	Lalonde	
	142.	US 5479494	12-26-1995	Clitherow	
	143.	US 5482139	01-09-1996	Rivalto	
	144.	US 5483444	01-09-1996	Malark	

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	145.	US 5483445	01-09-1996	Pickering	
	146.	US 5500514	03-19-1996	Veeneman et al.	
	147.	US 5511114	04-23-1996	Stimson et al.	
	148.	US 5512654	04-30-1996	Holmes et al.	
	149.	US 5513102	04-30-1996	Auriemma	
	150.	US 5521363	05-28-1996	Tannenbaum	
	151.	US 5530232	06-25-1996	Taylor	
	152.	US 5530235	06-25-1996	Stefik et al.	
	153.	US 5537314	07-16-1996	Kanter	
	154.	US 5544086	08-06-1996	Davis et al.	
	155.	US 5544246	08-06-1996	Mandelbaum et al.	
	156.	US 5553120	09-03-1996	Katz	
	157.	US 5577109	11-19-1996	Stimson et al.	
	158.	US 5578808	11-26-1996	Taylor	
	159.	US 5581064	12-03-1996	Riley et al.	
	160.	US 5585787	12-17-1996	Wallerstein	
	161.	US 5590038	12-31-1996	Pitroda	
	162.	US 5592560	01-07-1997	Deaton et al.	
	163.	US 5604542	02-18-1997	Dedrick	
	164.	US 5608785	03-04-1997	Kasday	
	165.	US 5612868	03-18-1997	Off	
	166.	US 5621787	04-15-1997	McKoy et al.	
	167.	US 5621812	04-15-1997	Deaton et al.	
	168.	US 5637845	06-10-1997	Kolls	

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	169.	US 5638457	06-10-1997	Deaton et al.	
	170.	US 5642279	06-24-1997	Stone	
	171.	US 5642485	05-24-1997	Deaton et al.	
	172.	US 5644723	07-01-1997	Deaton et al.	
	173.	US 5644727	07-01-1997	Atkins	
	174.	US 5649114	04-15-1997	Deaton et al.	
	175.	US 5649117	07-15-1997	Landry	
	176.	US 5649118	07-15-1997	Carlisle et al.	
	177.	US 5653914	08-05-1997	Holmes, et al.	
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	179.	US 5664110	09-02-1997	Green et al.	
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	181.	US 5665953	09-09-1997	Mazzamuto	
	182.	US 5672678	09-30-1997	Holmes et al.	
	183.	US 5675607	10-07-1997	Alesio et al.	
	184.	US 5675662	10-07-1997	Deaton et al.	
	185.	US 5677955	10-14-1997	Doggett et al.	
	186.	US 5684291	11-04-1997	Taskett	
	187.	US 5687322	11-11-1997	Deaton et al.	
	188.	US 5689100	11-18-1997	Carrithers et al.	
	189.	US 5689650	11-18-1997	McClelland et al.	
	190.	US 5692132	11-25-1997	Hogan	
	191.	US 5696907	12-09-1997	Tom	
	192.	US 5699528	12-16-1997	Hogan	

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	193.	US 5703344	12-30-1997	Bezy et al.	
	194.	US 5704046	12-30-1997	Hogan	
	195.	US 5705798	01-06-1998	Tarbox	
	196.	US 5708422	01-13-1998	Blonder et al.	
	197.	US 5710458	01-20-1998	Iwasaki	
	198.	US 5710886	01-20-1998	Christensen et al.	
	199.	US 5710887	01-20-1998	Chelliah	
	200.	US 5710889	01-20-1998	Clark et al.	
	201.	US 5715399	02-03-1998	Bezos	
	202.	US 5717925	02-10-1998	Harper et al.	
	203.	US 5721768	02-24-1998	Stimson et al.	
	204.	US 5721781	02-24-1998	Deo et al.	
	205.	US 5726884	03-10-1998	Sturgeon et al.	
	206.	US 5727153	03-10-1998	Powell	
	207.	US 5728998	03-17-1998	Novis et al.	
	208.	US 5729693	03-17-1998	Holda-Fleck	
	209.	US 5734154	03-31-1998	Jachimowicz et al.	
	210.	US 5734838	03-31-1998	Robinson	
	211.	US 5736728	04-07-1998	Matsubara	
	212.	US 5737421	04-07-1998	Audebert	
	213.	US 5740549	04-14-1998	Reilly et al.	
	214.	US 5742775	04-21-1998	King	
	215.	US 5745049	04-28-1998	Akiyama et al.	
	216.	US 5745706	04-28-1998	Wolfberg et al.	
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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	218.	US 5760381	06-02-1998	Stich et al.	
	219.	US 5765138	06-09-1998	Aycock et al.	
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	221.	US 5770843	06-23-1998	Rose et al.	
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	224.	US 5777305	07-07-1998	Smith et al.	
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	230.	US 5789733	08-04-1998	Jachimowicz et al.	
	231.	US 5794207	08-11-1998	Walker	
	232.	US 5799087	08-25-1998	Rosen	
	233.	US 5802176	09-01-1998	Audebert	
	234.	US 5805719	09-08-1998	Pare et al.	
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	236.	US 5806044	09-08-1998	Powell	
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	238.	US 5807627	09-15-1998	Friend et al.	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/665,250
		Filing Date	September 15, 2003
		First Named Inventor	Steve K. SOREM
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	242.	US 5819234	10-06-1998	Slavin et al.	
	243.	US 5819237	10-06-1998	Garman	
	244.	US 5832457	11-03-1998	O'Brien	
	245.	US 5832488	11-03-1998	Eberhardt	
	246.	US 5835061	11-10-1998	Stewart	
	247.	US 5835576	11-10-1998	Katz	
	248.	US 5839113	11-17-1998	Federau et al.	
	249.	US 5845259	12-01-1998	West et al.	
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	251.	US 5852811	12-22-1998	Atkins	
	252.	US 5852812	12-22-1998	Reeder	
	253.	US 5857079	01-05-1999	Claus et al.	
	254.	US 5857175	01-05-1999	Day	
	255.	US 5857709	01-12-1999	Chock	
	256.	US 5859419	01-12-1999	Wynn	
	257.	US 5864609	01-26-1999	Cross et al.	
	258.	US 5864828	01-26-1999	Atkins	
	259.	US 5864830	01-26-1999	Armetta et al.	
	260.	US 5870718	02-09-1999	Spector	
	261.	US 5870721	02-09-1999	Norris	
	262.	US 5875437	02-23-1999	Atkins	
	263.	US 5883377	03-16-1999	Chapin Jr.	
	264.	US 5883810	03-16-1999	Franklin et al.	

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	269.	US 5890138	03-30-1999	Godin et al.	
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	271.	US 5897620	04-27-1999	Walker et al.	
	272.	US 5905246	05-18-1999	Fajkowski	
	273.	US 5907350	05-25-1999	Nemirofsky	
	274.	US 5911135	06-08-1999	Atkins	
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	281.	US 5926800	07-20-1999	Baronowski et al.	
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	285.	US 5937068	08-10-1999	Audebert	
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	287.	US 5952641	09-14-1999	Korshun	
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	290.	US 5955961	09-21-1999	Wallerstein	
	291.	US 5956695	09-21-1999	Carrithers et al.	
	292.	US 5963648	10-05-1999	Rosen	
	293.	US 5970479	10-19-1999	Shepherd	
	294.	US 5970480	10-19-1999	Kalina	
	295.	US 5974399	10-26-1999	Giuliani et al.	
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	299.	US 5991413	11-23-1999	Arditti et al.	
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	303.	US 6000608	12-14-1999	Dorf	
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	310.	US 6014636	01-11-2000	Reeder	
	311.	US 6014638	01-11-2000	Burge et al.	
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	314.	US 6016482	01-18-2000	Molinari et al.	
	315.	US 6016954	01-25-2000	Abe et al.	
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	317.	US 6026370	02-15-2000	Jermyn	
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	319.	US 6029890	02-29-2000	Austin	
	320.	US 6032136	02-29-2000	Brake Jr. et al.	
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	325.	US 6045042	04-04-2000	Ohno	
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	327.	US 6047268	04-04-2000	Bartoli, et al.	
	328.	US 6049463	04-11-2000	O'Malley et al.	
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	338.	US 6076068	06-13-2000	DeLapa et al.	
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	341.	US 6078891	06-20-2000	Riordan et al	
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	358.	US 6148297	11-14-2000	Swor et al.	
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	365.	US 6182048	01-30-2001	Osborn et al.	
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	386.	US 6360954	03-26-2002	Barnardo	
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	428.	US 6876971	04-05-2005	Burke	
	429.	US 6901372	05-31-2005	Helzerman	
	430.	US 7006992	02-28-2006	Packwood	
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	434.	US Re. 36365	11-02-1999	Levine et al.	
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		Country Code Number-Kind Code (if known)				YES/NO
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*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
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